

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of delivering at least one item or service from a provider to a receiver, the method comprising:

receiving an order for at least one item or service available from the provider, the order identifying a receiver to which to deliver the at least one item or service, the order being received without financial information for a purchaser for the order;

determining whether the purchaser of the order is pre-approved by a financial processor or has an account with the financial processor, wherein the financial processor is able to provide payment for the at least one item or service upon the delivery of the at least one item or service;

if the purchaser is determined to be pre-approved or to have an account with the financial processor, generating an order identifier associated with the order to be provided to at least one of the purchaser and the receiver, the order identifier not including financial information for the purchaser;

obtaining the order identifier from the receiver at substantially a time of delivery;
providing information regarding the order identifier obtained at substantially the time of delivery to the financial processor, for approval of a financial portion of the order, without providing any financial information to the financial processor;

in response to the financial portion of the order being approved by the financial processor, such that payment for the order will be provided to the provider, information regarding the order identifier causing payment to be approved by the financial processor and provided to the provider, delivering the at least one item or service to the receiver; and

in response to the financial portion of the order being denied by the information being not causing payment to be approved by the financial processor, not delivering the at least one item or service to the receiver,

wherein the at least one item or service is capable of being ordered and delivered without requiring financial information to be received by the provider or the deliverer from the purchaser or the receiver.

2. (Previously Presented) A method in accordance with claim 1 wherein the information regarding the order identifier is provided to the provider prior to providing the information regarding the order identifier to the financial processor.

3. (Previously Presented) A method in accordance with claim 1 wherein the information regarding the order identifier is provided to the financial processor substantially immediately upon receipt at the time of delivery.

4. (Previously Presented) A method in accordance with claim 1 wherein the information regarding the order identifier is provided to the financial processor with other information from other transactions.

5. (Previously Presented) A system for delivering at least one item or service from a provider to a receiver, the system comprising:

a provider device for a provider offering at least one of an item or a service, the provider device being operable to:

receive an order for the at least one item or service from the receiver without receiving financial information for the receiver;

determine whether the receiver of the order is pre-approved by a financial processor or has an account with the financial processor, wherein the financial processor is able to provide payment for the at least one item or service upon the delivery of the at least one item or service;

if the receiver is determined to be pre-approved or to have an account with the financial processor, generate an order identifier associated with the order to be provided to the receiver, the order identifier not including financial information for the receiver;

at least one communication channel for providing communication between the provider and at least one of a deliverer, a financial processor, and the receiver of the at least one item or service; and

a data gathering device for transmitting data about the order identifier obtained by the deliverer at substantially a time of delivery of the at least one item or service to at least one of the provider and the financial processor, the data being provided to the financial processor for approval of a financial portion of the order, the transmitted data not including any financial information for the receiver,

wherein in response to the data being approved by the financial processor, payment is provided for the at least one item or service from the financial processor to the provider and the at least one item or service is delivered to the receiver,

wherein in response to the data being not approved by the financial processor, the at least one item or service is not delivered to the receiver, and

wherein the at least one item or service is capable of being ordered and delivered without requiring financial information to be received by the provider or the deliverer from the receiver.

6. (Canceled)

7. (Previously Presented) A method for obtaining payment for an item or service near the time of delivery without requiring a purchaser to provide financial information, comprising:

obtaining an order identifier from the intended recipient of at least one of an item and a service at substantially a time of delivery for the item or service, the order identifier being received by the intended recipient when a purchaser of the order is pre-approved or has an account with a financial processor, the order identifier being generated without receiving financial information for the purchaser of the order when it is determined that the purchaser of the order is pre-approved by a financial processor or has an account with the financial processor, the order identifier not including financial information for the purchaser, wherein the financial

processor is able to provide payment for the at least one item or service upon the delivery of the at least one item or service;

providing the obtained order identifier to one of a financial processor and a provider of the item or service;

in response the order identifier being approved by the financial processor, such that payment is able to be provided for the at least one item or service from the financial processor to the provider, receiving approval to deliver the item or service to the intended recipient; and

in response to the information being not approved by the financial processor, receiving an indication to not deliver the at least one item or service to the receiver,

wherein the at least one item or service is capable of being ordered and delivered without requiring financial information to be received by the provider or the deliverer from the receiver or the purchaser.

8. (Previously Presented) A method according to claim 7, wherein:

obtaining an order identifier includes obtaining at least one piece of data selected from the group consisting of a reference number, a tracking number, an authorization number, a purchase order number, and a purchase order-type document.

9. (Canceled)

10. (Previously Presented) A method according to claim 7, wherein:

providing the obtained order identifier to one of a financial processor and a provider of the item or service includes transmitting the obtained order identifier to one of a financial processor and a provider of the item or service at substantially the time of delivery.

11. (Previously Presented) A method in accordance with claim 1 wherein the order identifier is selected from the group consisting of a reference number, a tracking number, an authorization number, a purchase order number, and a purchase order-type document.

12. (Previously Presented) A system in accordance with claim 5 wherein the order identifier is selected from the group consisting of a reference number, a tracking number, an authorization number, a purchase order number, and a purchase order-type document.

13. (Previously Presented) A method of completing delivery of at least one item or service from a provider to a receiver, the method comprising:

receiving an order for at least one item or service available from the provider, the order identifying a receiver to which to deliver the at least one item or service, the order being received without financial information for a purchaser of the order;

determining whether the purchaser of the order is pre-approved by a financial processor or has an account with the financial processor, wherein the financial processor is able to provide payment for the at least one item or service upon the delivery of the at least one item or service;

if the purchaser is determined to be pre-approved or to have an account with the financial processor, generating an order identifier associated with the order to be provided to the purchaser, the order identifier not including financial information for the purchaser;

obtaining the order identifier at substantially a time of delivery, the order identifier being obtained from the receiver or from a deliverer receiving the order identifier from the receiver;

in response to obtaining the order identifier, providing the order identifier to a financial processor without also providing financial information for the purchaser or the receiver;

in response to the order identifier being approved by the financial processor, receiving payment for the at least one item or service from the financial processor and instructing the deliverer to deliver the at least one item or service to the receiver; and

in response to the order identifier being not approved by the financial processor, instructing the deliverer to not deliver the at least one item or service to the receiver,

wherein the at least one item or service is capable of being ordered and delivered without requiring financial information to be received by the provider or the deliverer from the purchaser or the receiver.